



Duas for Repayment of Debts

Dua'a by Imam Sajjad (as) from Sahifa e Kamela | Duas from Sahifa Alavia 63 , 64 | Rizq /Sustenance duas index

Dua from Mafatih / Baqiyatussalehat | Other Duas below | 'Hadith on 'debt'

Other Duas:

DUA'A 112

Recite the following du-a'a on Friday to have means for repayment of a debt

ALLAAHUMMAK-FINEE BI-H'ALAALIKA A'N
H'ARAAMIKA WA AGHNINEE BI-FAZ'LIKA
A'MMAN SIWAAKA YAA H'AYYU YAA QAYYOOM

۱۱۲- اَللّٰهُمَّ اَكْفِنِيْ بِحَلَالِكَ عَنْ حَرَامِكَ وَاغْنِنِيْ بِفَضْلِكَ عَمَّنْ سِوَاكَ يَا حَيُّ يَا قَيُّوْمُ-

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DUA'A 113

According to Imam Ali bin Musa ar Rida, the following du-a'a should be recited after every obligatory salat if one wants one's debts to be repaid.

ALLAAHUMMA INNEE AS-ALUKA BIH'AQQI
WALIYYIKA MUH'AMMADIBNI A'LIYYIN AN JUD
BIHEE A'LAYYA BIFAZ'LIKA WA TAFAZ'Z'AL
BIHEE MIN WUS-I'KA WA WASSI-A'LAYYA MIN
RIZQIKA WA AGHNINEE BIH'ALAALIKA A'N
H'ARAAMIKA WA JA-A'LTAAHAA LEE ILAYKA FA-
INNAKA LIMAA TASHAA-U QADEER

۱۱۳- اَللّٰهُمَّ اِنِّيْ اَسْئَلُكَ بِحَقِّ وَّلِيِّكَ مُحَمَّدِ بْنِ عَلِيٍّ اَنْ جُدَّ بِهٖ عَلَيَّ بِفَضْلِكَ وَتَفَضَّلَ بِهٖ مِنْ وُسْعِكَ وَوَسَّعَ عَلَيَّ مِنْ رِزْقِكَ وَ اَغْنِنِيْ بِحَلَالِكَ عَنْ حَرَامِكَ وَ جَعَلْتَهَا لِيْ اِلَيْكَ فَاِنَّكَ لِمَا تَشَاءُ قَدِيْرٌ-

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DUA'A 114

Once Ma-a'ad bin Sahal a companion of the Holy Prophet, did not come to pray Jumu-a'h salat. When they met the Holy Prophet asked him :Ma-a'ad what prevented you from praying the Jumu-ah prayers?

I owe 6 kilogram wheat to Jonah (a jew). He was sitting at my door to intercept me; so I did not come out of my home. Ma-ad replied."If you want that your debt is repaid, recite **verses 26 and 27 of Ali Imran** daily. Whatever the amount of debt is its repayment will arranged. Inshallah", the Holy Prophet said.

اَقْلِ اللّٰهُمَّ مَالِكَ الْمُلْكِ تُؤْتِي الْمُلْكَ مَنْ تَشَاءُ وَتَنْزِعُ الْمُلْكَ مِمَّنْ تَشَاءُ وَتُعْزِزُ مَنْ تَشَاءُ وَتُذِلُّ مَنْ تَشَاءُ ۗ بِيَدِكَ

الْخَيْرُ إِنَّكَ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ ﴿٢٦﴾ تُولِجُ اللَّيْلَ فِي النَّهَارِ وَتُولِجُ النَّهَارَ فِي اللَّيْلِ ۖ وَتُخْرِجُ الْحَيَّ مِنَ الْمَيِّتِ
 وَتُخْرِجُ الْمَيِّتَ مِنَ الْحَيِّ ۖ وَتَرْزُقُ مَنْ تَشَاءُ بِغَيْرِ حِسَابٍ ﴿٢٧﴾

Recite verses 26 & 27 of Ali Imran) for repayment of debts also, as advised by the Holy Prophet. After the recitation of the above noted verses recite the following.

YAA RAH'MAANAD DUNYAA WAL AAKHIRATI
 WA RAH'EEMAHUMMA TOO-TEE MINHUMAA
 MAN TASHAA-U WA TAMNA-U MINHUMAA
 MAN TASHAA-U S'ALLI A'LAA MUHAMMADIN
 WA AALIHEE WAQ-Z'I A'NNEE DAYNEE

١١٦- يَارْحَمَنَ الدُّنْيَا وَ الْآخِرَةِ وَ رَحِيمَهُمَا
 تُؤْتِي مِنْهُمَا مَنْ تَشَاءُ وَ تَمْنَعُ مِنْهُمَا مَنْ تَشَاءُ
 صَلَّى عَلَى مُحَمَّدٍ وَآلِهِ وَاقْضِ عَنِّي دَيْنِي-

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DUA'A 115

The following du-a'a was taught by Imam Ali ibn abi Talib to one of his companion to have divine assistance in order to be able to repay debts.

ALLAAHUMMA INNEE AS-ALUKA YAA LAA
 ILAAHA ILLAA ANTA BIH'AQQI LAA ILAAHA
 ILLAA ANTA AN TARH'AMANEE BILAA ILAAHA
 ILLAA ANTA ALLAHAHUMMA INNEE AS-ALUKA
 BILAA ILAAHA ILLAA ANTA BIH'AQQI LAA
 ILAAHA ILLAA ANTA AN TARZ'AA A'NNEE
 BILAA ILAAHA ILLAA ANTA ALLAHAHUMMA
 INNEE AS-ALUKA BILAA ILAAHA ILLAA ANTA
 BIH'AQQI LAA ILAAHA ILLAA ANTA AN
 TAGHFIRA LEE BILAA ILAAHA ILLAA ANTA

١١٥- اَللّٰهُمَّ اِنِّيْ اَسْئَلُكَ يَا لآ اِلٰهَ اِلَّا اَنْتَ بِحَقِّ لآ
 اِلٰهَ اِلَّا اَنْتَ اَنْ تَرْحَمْنِيْ بِلآ اِلٰهَ اِلَّا اَنْتَ اَللّٰهُمَّ اِنِّيْ
 اَسْئَلُكَ بِلآ اِلٰهَ اِلَّا اَنْتَ بِحَقِّ لآ اِلٰهَ اِلَّا اَنْتَ اَنْ
 تَرْضٰى عَنِّيْ بِلآ اِلٰهَ اِلَّا اَنْتَ اَللّٰهُمَّ اِنِّيْ اَسْئَلُكَ بِلآ
 اِلٰهَ اِلَّا اَنْتَ بِحَقِّ لآ اِلٰهَ اِلَّا اَنْتَ اَنْ تَغْفِرَ لِيْ بِلآ اِلٰهَ
 اِلَّا اَنْتَ-

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DUA'A 117

After wuzu face qiblah and recite the under noted portion of verse 87 of al Anbiya so that you may earn enough money to repay your debts.

LAA ILAAHA ILLAAA ANTA SUBH'AANAKA
 INNEE KUNTU MINAZ'Z'AALIMEEN

١١٧- لآ اِلٰهَ اِلَّا اَنْتَ سُبْحٰنَكَ اِنِّيْ كُنْتُ مِنَ
 الظّٰلِمِيْنَ-

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DUA'A 118

It is written in Kanzul Maknun that the Holy Prophet taught the following du-a'a to a man who along with his large family, was unable to have two square meals a day on account of heavy debts. He had borrowed

but could not pay, and asked to first pray a 2 rakat salat before reciting it. Dua 79 on page of rizq

DUA'A 119

After midnight pray a 2 rakat salat. IN the first rakat after al Fatihah recite al Mulk (67) and in the second rak-at after al Fatihah recite Ha Mim (41) and after salam. Recite the following du-a'a.

YAA RABBI QAD NAAMATIL U'YOONU WA GHARABATIN NUJOOMU WA ANTAL H'AYYUL QAYYOOMU LAA TAAKHU'DUKA SINATUN WA LAA NAWM LAN YAKHFAA A'NKA LAYLUN DAAJIN WA LAA ARZ'UN D'AATA MIHAADIN WA LAA BAH'RUN LUJJIYYUN WA LAA Z'ULUMAATUM BA'-Z'UHAA FAWQA BA'-Z'IN YAA SAAMI-A' S'AREEKHAL ABRAARI WA YAA GHIYAATHAL MUSTAGHEETHEENA BIRAH'MATIKA ASTAGHEETHU FAS'ALLI A'LAA MUH'AMMADIN WA AALIHEE WA AQZ'I LEE H'AAJATAN (mention your desire) WA LAA TARUDDANEE KHAAA-IBAN WA LAA MAH'ROOMAN YAA ARH'AMAR RAAH'IMEEN

١١٩ - يَا رَبِّ قَدْ نَامَتِ الْعُيُونُ وَ غَرَبَتِ النُّجُومُ
وَ أَنْتَ الْحَيُّ الْقَيُّومُ لَا تَأْخُذُكَ سِنَةٌ وَلَا نَوْمٌ لَنْ
يَخْفَى عَنْكَ لَيْلٌ دَاجٍ وَلَا أَرْضٌ ذَاتَ مِهَادٍ وَلَا
بَحْرٌ لَجِيٌّ وَلَا ظُلُمَاتٌ بَعْضُهَا فَوْقَ بَعْضٍ يَا
سَامِعَ صَرِيخِ الْآبْرَارِ وَيَا غِيَاثَ الْمُسْتَغِيثِينَ
بِرَحْمَتِكَ اسْتَغِيثُ فَصَلِّ عَلَيَّ مُحَمَّدٍ وَ آلِهِ وَ
أَقْضِ لِي حَاجَةً وَلَا تَرُدَّنِي خَائِبًا وَلَا مَحْرُومًا يَا
أَرْحَمَ الرَّاحِمِينَ -

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DU-A'A 120

It is stated by Shaykh Tusi that once a man came and told Imam Jafar bin Muhammad as Sadiq that he was deep in debt and moreover harassed and persecuted by the ruler. The Imam instructed him to pray a 2 rakat Salat after Maghrib salat (as mentioned below):

Recite Ayat al Kursi after the recitation of al Fatihah in the first rakat.

In the second rakat after recitation of al Fatihah recite verses 22 to 24 of al Hashr

After the salam put the holy Quran on the head and recite :

BIH'AQQI HAAD'AL QUR-AANI WA BIH'AQQI
MAN ARSALATAHOO BIHEE WA BIH'AQQI
KULLI MOOMINIM MADAH'TAHOO FEEHI WA
BIH'AQQIKA A'LAYHIM FALAA AH'ADA A'RAFU
BIH'AQQIKA MINKA

Then say each of the following ten times :

BIKA YAA ALLAHAH

BIKA YAA MUH'AMMAD

BIKA YAA A'LEE

١٢٠ - بِحَقِّ هَذَا الْقُرْآنِ وَبِحَقِّ مَنْ أَرْسَلْتَهُ بِهِ وَ

BIKA YAA FAAT'IMAH

بِحَقِّ كُلِّ مُؤْمِنٍ مَدَّحْتَهُ فِيهِ وَبِحَقِّكَ عَلَيْهِمْ فَلَا

BIKA YAA H'ASAN

أَحَدٌ أَعْرَفَ بِحَقِّكَ مِنْكَ

BIKA YAA HUSAYN

بِكَ يَا اللَّهُ

BIKA YAA A'LEE BIN H'USAYN

بِكَ يَا مُحَمَّدٌ

BIKA YAA MUH'AMMAD BIN A'LEE

بِكَ يَا عَلِيٌّ

BIKA YAA JA'FAR BIN MUH'AMMAD

بِكَ يَا فَاطِمَةُ

BIKA YAA MOOSAA BIN JA'FAR

بِكَ يَا حَسَنُ

BIKA YAA A'LEE BIN MOOSAA

بِكَ يَا حُسَيْنُ

BIKA YAA MUH'AMMAD BIN A'LEE

بِكَ يَا عَلِيَّ بْنَ الْحُسَيْنِ

BIKA YAA A'LEE BIN MUH'AMMAD

بِكَ يَا مُحَمَّدَ بْنَ عَلِيٍّ

BIKA YAA H'ASAN BIN A'LEE

بِكَ يَا جَعْفَرَ بْنَ مُحَمَّدٍ

BIL H'UJJATIL QAA-IMI A'LAYHIS SALAAM

بِكَ يَا مُوسَى بْنَ جَعْفَرٍ

بِكَ يَا عَلِيَّ بْنَ مُوسَى

بِكَ يَا مُحَمَّدَ بْنَ عَلِيٍّ

بِكَ يَا عَلِيَّ بْنَ مُحَمَّدٍ

بِكَ يَا حَسَنَ بْنَ عَلِيٍّ

بِالْحُجَّةِ الْقَائِمِ عَلَيْهِ السَّلَامُ

Debt Settlement Dua from Baqeyatus Salehat (Margins of Mafatih)

PRAYER FOR HELP IN SETTLEMENT OF DEBTS

Twenty-fifth: Sayyid `Alī ibn Faḍlullāh al-Ḥusaynī al-Rāwandī has mentioned the following incident in his book entitled *Nathr al-La`ālī*:

When a man complained to Prophet Jesus the son of Mary, peace be upon them, about the debts, Prophet Jesus (`a) taught him to say this prayer, adding, “If your debts are filling the globe, Almighty Allah will certainly help you to settle them after you say this prayer constantly.”

O Allah, O remover of suffering,	allāhumma yā fārija alhammi	اللَّهُمَّ يَا فَارِجَ أَلْهَمَّ
reliever from agony,	wa munaffisa alghammi	وَمَنْفَسَ أَلْغَمَّ
dispeller of grievances,	wa mudhhiba al-aḥzāni	وَمُدْهِبَ الْأَحْزَانِ
responding to the prayers of the distressed ones,	wa mujība da`wati almuḍṭarrīna	وَمُجِيبَ دَعْوَةِ الْمُضْطَرِّينَ
and All-beneficent and All-merciful in this world and the other world,	yā raḥmāna alddunyā wal-ākhirati wa raḥimahumā	يَا رَحْمَنَ الدُّنْيَا وَالْآخِرَةِ وَرَحِيمَهُمَا
You are beneficent to me and beneficent to all things;	anta raḥmānī wa raḥmānu kulli shay'in	أَنْتَ رَحْمَنِي وَرَحْمَنُ كُلِّ شَيْءٍ
so, (please) have mercy upon me due to which I dispense with the mercy of any other one than You	farḥamni raḥmatan tughnīni bihā `an raḥmati man siwāka	فَارْحَمْنِي رَحْمَةً تُغْنِينِي بِهَا عَنْ رَحْمَةِ مَنْ سِوَاكَ
and by which You may help me settle my debts.	wa taqḍī bihā `anni alldayna	وَتَقْضِي بِهَا عَنِّي الدَّيْنَ

Second: This prayer is reported from Imam Mūsā ibn Ja`far al-Kāzīm (`a):[MP3](#)

O Allah, (please) help me pay back to all of Your creatures	allāhumma urduḍ ilā jamī`i khalqika	اللَّهُمَّ أَرْدُدْ إِلَى جَمِيعِ خَلْقِكَ
their dues for which I am liable,	mazālimahum allatī qibali	مَظَالِمَهُمُ الَّتِي قِبَلِي
both the insignificant and the large,	ṣaghīrahā wa kabīrahā	صَغِيرَهَا وَكَبِيرَهَا
with easiness and wellbeing from Your Presence.	fi yusrin minka wa `āfiyatin	فِي يُسْرٍ مِنْكَ وَعَافِيَةٍ
As for the dues that I am too weak to settle,	wa mā lam tablughhu quwwatī	وَمَا لَمْ تَبْلُغْهُ قُوَّتِي
I am too poor to make up,	wa lam tasa`hu dhātu yadī	وَلَمْ تَسَعْهُ ذَاتُ يَدِي
and my physique, certitude, and self are too short to satisfy,	wa lam yaqwa `alayhi badānī wa yaqīnī wa nafsi	وَلَمْ يَقَوْ عَلَيْهِ بَدَنِي وَيَقِينِي

وَنَفْسِي

فَادَّهِ عَنِّي مِنْ جَزِيلٍ مَا عِنْدَكَ

مِنْ فَضْلِكَ

ثُمَّ لَا تُخَلِّفْ عَلَيَّ مِنْهُ شَيْئاً

تَقْضِيهِ مِنْ حَسَنَاتِي

يَا أَرْحَمَ الرَّاحِمِينَ

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ

وَحْدَهُ لَا شَرِيكَ لَهُ

وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ

وَرَسُولُهُ

وَأَنَّ الدِّينَ كَمَا شَرَعَ

وَأَنَّ الإِسْلَامَ كَمَا وَصَفَ

وَأَنَّ الكِتَابَ كَمَا أَنْزَلَ

وَأَنَّ القَوْلَ كَمَا حَدَّثَ

وَأَنَّ اللَّهَ هُوَ الْحَقُّ الْمُبِينُ

ذَكَرَ اللَّهُ مُحَمَّدًا وَأَهْلَ بَيْتِهِ

بِخَيْرٍ

وَحَيَّ مُحَمَّدًا وَأَهْلَ بَيْتِهِ

بِالسَّلَامِ

(please) settle them on behalf of me out of the abundant favor You own.

fa'addihī `annī min jazīli mā `indaka min faḍlika

Then, (please) do not cut off any amount of it from my good deeds.

thumma lā tukhallif `alayya minhu shay'an taqḍihī min ḥasanāti

O most merciful of all those who show mercy!

yā arḥama alrrāḥimīna

I bear witness that there is no god but Allah,

ashhadu an lā ilāha illā allāhu

One and Only and having no associate with Him.

waḥdahū lā sharika lahū

I bear witness that Muhammad is His servant and messenger,

wa ashhadu anna muḥammadan `abduhū wa rasūluhū

the religion is as exactly as He has legislated,

wa anna alddina kamā shara`a

Islam is as exactly as He has described,

wa anna al-islāma kamā waṣafa

the Book is as exactly as He has revealed,

wa anna alkitāba kamā anzala

the truth is as exactly as He has said,

wa anna alqawla kamā ḥaddatha

and Allah is the manifest truth.

wa anna allāha huwa alḥaqqu almubīnu

May Allah make good mention of Muhammad and his Household

dhakara allāhu muḥammadan wa ahla baytihi bikhayrin

and may He greet Muhammad and his Household with peace.

wa ḥayyā muḥammadan wa ahla baytihi bilssalāmi

Imam Ali a.s has mentioned that the debts of the person will be repaid from the unseen even if they are as big as a mountain ,if he recites this dua.

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ اللَّهُمَّ اغْنِي بَجَلَالِكَ عَنْ حَرَامِكَ وَبَطَاعَتِكَ عَنْ مَعْصِيَتِكَ وَبِفَضْلِكَ عَمَّنْ سِوَاكَ بِرَحْمَتِكَ يَا الرَّحْمَنَ الرَّاحِمِينَ -

(Bismillaahir Rahmaanir Raheem. Allaahumma Aghninee Bihalaalika An Haraamik, Wa Bitaa,atika An Maseeyatik Wa Bifazlika Amman Siwaaka Biraamatik, Yaa Arhamar Raahimeen.) (Ref: Nawaay Saliheen, pg#339).

[Image file](#)

SUPPLICATIONS FOR SETTLEMENT OF DEBT

1. Imam Sadiq (a.s.) is reported to have stated that the following supplication be recited:

اللَّهُمَّ لِحِطَّةٍ مِنْ لِحْطَاتِكَ تُيسِّرُ عَلَيَّ غُرْمَائِي بِهَا الْقَضَاءَ وَتُيسِّرُ لِي بِهَا الْاِقْتِضَاءَ
 اِنَّكَ عَلَيَّ كُلِّ شَيْءٍ قَدِيرٌ

2 The following supplication has been reported from Imam Moosa bin Ja'fer (a.s.):

اللَّهُمَّ ارْزُدْ اِلَيَّ جَمِيعَ خَلْقِكَ مَظَالِمَهُمُ الَّتِي قَبْلِي صَغِيرَهَا وَكَبِيرَهَا فِي يُسْرِ مِنْكَ وَ
 عَافِيَةٍ وَمَا لَمْ تَبْلُغْهُ قُوَّتِي وَمَا لَمْ تَسَعْهُ ذَاتُ يَدِي وَمَا يَقُو عَلَيْهِ بَدَنِي وَيَقِينِي وَنَفْسِي
 فَادِهِ عَنِّي مِنْ جَزِيلٍ مَا عِنْدَكَ مِنْ فَضْلِكَ ثُمَّ لَا تُخَلِّفْ عَلَيَّ مِنْهُ شَيْئًا تَقْضِيهِ
 مِنْ حَسَنَاتِي يَا اَرْحَمَ الرَّاحِمِينَ اَشْهَدُ اَنْ لَا اِلَهَ اِلَّا اللهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَ اَشْهَدُ
 اَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ وَ اَنَّ الدِّينَ كَمَا شَرَعَ وَ اَنَّ الْاِسْلَامَ كَمَا وَصَفَ وَ اَنَّ
 الْكِتَابَ كَمَا اَنْزَلَ وَ اَنَّ الْقَوْلَ كَمَا حَدَّثَ وَ اَنَّ اللهَ هُوَ الْحَقُّ الْمُبِينُ ذَكَرَ اللهُ
 مُحَمَّدًا وَ اَهْلَ بَيْتِهِ بِخَيْرٍ وَ حَيًّا مُحَمَّدًا وَ اَهْلَ بَيْتِهِ بِالسَّلَامِ

DEBT الدين HADITH

Beware of Debt

1. رسول الله (صَلَّى اللهُ عَلَيْهِ وَآلِهِ): اِتَّكَمُوا الدَّيْنَ ، فَإِنَّهُ هَمٌّ بِاللَّيْلِ وَدُؤْلٌ بِالنَّهَارِ .

1– The Prophet (SAWA) said, ‘Beware of debt for verily it is a source of anxiety in the night and a source of disgrace during the day.’[Bihar al-Anwar, v. 103, p. 141, no. 4]

2 الإمام علي (عَلَيْهِ السَّلَامُ): كَثْرَةُ الدَّيْنِ تُصَيِّرُ الصَّادِقَ كَاذِبًا وَالمُنَجِّزَ مُخْلِفًا .

2– Imam Ali (AS) said, ‘Copious debts transform the truthful man into a liar and an achiever into one who is unreliable.’[Ghurar al-Hikam, no. 7105]

3 الإمام الصادق (عَلَيْهِ السَّلَامُ): خَفَّفُوا الدَّيْنَ ، فَإِنَّ فِي خِفَّةِ الدَّيْنِ زِيَادَةَ الْعُمْرِ .

3– Imam al-Sadiq (AS) said, ‘Lighten your debts, for verily with little debt comes longer

life.'[Bihar al-Anwar, v. 103, p. 145, no. 21]

جواز الاستدانة مع الحاجة

Permission to Incur Debt when in Need

4. الإمام الكاظم (عليه السلام): مَنْ طَلَبَ هَذَا الرِّزْقَ مِنْ حِلِّهِ لِيَعُودَ بِهِ عَلَى نَفْسِهِ وَعِيَالِهِ كَانَ كَالْمُجَاهِدِ فِي سَبِيلِ اللَّهِ عَزَّ وَجَلَّ ، فَإِنْ غَلَبَ عَلَيْهِ فَلْيَسْتَدِنْ عَلَى اللَّهِ وَعَلَى رَسُولِهِ (صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ) مَا يَتَّقُونَ بِهِ عِيَالَهُ.

4– Imam al-Kazim (AS) said, ‘One who seeks to gain sustenance for himself and his family in a lawful manner is as the one who fights in the way of Allah. But if he is unable to do so he may incur debt, trusting in Allah and His Prophet, in order to ensure provisions for his family.’[al-Kafi, v. 5, p. 93, no. 3]

الحثُّ على كتابة الدين

Encouragement to Write a Contract for Any Loan

5. رسول الله (صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ): أَصْنَافٌ لَا يُسْتَجَابُ لَهُمْ ، مِنْهُمْ مَنْ أَدَانَ رَجُلًا دَيْنًا إِلَى أَجَلٍ فَلَمْ يَكْتُبْ عَلَيْهِ كِتَابًا وَمَنْ يُشْهَدُ عَلَيْهِ شُهُودًا.

5– The Prophet (SAWA) said, ‘There are certain types of people whose supplications are not answered. From among them is the man who lends money to someone for a specified time and neither writes it down nor has anyone witness it.’[Bihar al-Anwar, v. 104, p. 301, no. 1]

النهي عن المماطلة في الدين

Prohibition of the Postponement of Repaying Debts

6. رسول الله (صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ): مَنْ يَمْطُلُ عَلَى ذِي حَقِّ حَقَّهُ وَهُوَ يَقْدِرُ عَلَى أَدَائِهِ حَقَّهُ فَعَلَيْهِ كُلُّ يَوْمٍ خَطِيئَةٌ عَشْرًا.

6– The Prophet (SAWA) said, ‘Whoever postpones repaying someone their right while he is capable of doing has the sin of an extortionist written down for him as every day passes by.’[Bihar al-Anwar, v. 103, p. 146, no. 3]

7. رسول الله (صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ): مَطْلُ الْعَيِّ ظُلْمٌ.

7– The Prophet (SAWA) said, ‘A wealthy man’s postponement [in repayment of a debt] is oppression.’[Mustadrak al-Wasail, v. 13, p. 397, no. 15713]

8. الإمام علي (عليه السلام): أَجَلُ النَّاسِ بَعْضُهُمْ أَسْخَاهُمْ بَعْضُهُ.

8– Imam Ali (AS) said, ‘The most miserly person with regards to his wealth is the most liberal in squandering away his reputation.’[Ghurar al-Hikam, no. 3190]